OFFICE DESCRIPTIONS

Insurance Commissioner

- Heads the Department of Insurance, which enforces California insurance laws and adopts regulations to implement the laws.
- Licenses, regulates, and examines insurance companies.
- Answers public questions and complaints about the insurance industry.

November 6, 2018, General Election State Voter Information Guide

Insurance Commissioner			
Office	Candidate Name	Party	
Insurance Commissioner	Ricardo Lara	Democratic	
Insurance Commissioner	Steve Poizner	No Party Preference	

November 6, 2018, General Election Candidate Contact Information Form



The following form shall be used for candidate statements submitted to the Secretary of State's office for inclusion in the state Voter Information Guide for the November 6, 2018, General Election. This form must be submitted to the Elections Division of the Secretary of State's office no later than 5:00 p.m. on Wednesday, July 18, 2018.

A maximum of 250 words may be used. Word count standards shall be pursuant to Elections Code section 9.	
All statements should be typewritten, double-spaced, and in standard paragraph style. Do	
not use bullets, tables, lists, or other material requiring indentation. U Words that are underlined, in italics, in bold, or in all upper-case letters will be typeset in	
italics. The statement may not make reference to any opponent of the candidate.	
Please refer to the section in this packet entitled "Candidate Statement Guidelines" for a complete list of requirements.	
Candidate's Name: Ricardo Lara	
Office Being Sought: California State Insurance Commission	er
Political Party Preference*: Democratic Party	
The following optional information will appear with your candidate statement (this information is not included in the 250 word count):	
Mailing Address: 3605 Long Beach Blvd., Suite 426	
Mailing Address: 3605 Long Beach Blvd., Suite 426 Long Beach, CA 90807	
Phone: 562 427 - 2100	
Email: Ricardo @ Ricardo lara.com	_
Website (limit 1): Picardolara.com	
Social Media Account (limit 1): Www.Facebook.com/Ricardo 4 CAIC	

*Please list your political party preference as it is reflected on your current affidavit of registration. If you are not registered with a <u>qualified political party</u>, your political party preference will be indicated in the Voter Information Guide as "No Party Preference."

Dear Californian,

I am writing to share with you my core and simple belief - what we have in common is more important than what divides us.

My mother was a seamstress. My father was a factory worker. They believed in the value of having insurance for the modest house they worked so hard to buy, and for the car that took them to their jobs. As they aged, they sacrificed a little more to buy life insurance.

They did it because they knew they were one accident, one fire, one burglary, one serious illness away from losing everything they had worked for.

Sadly, for many years they could not afford health insurance for their children. As a California Senator, I wrote the law to provide health insurance for 250,000 kids who didn't have it - so their parents wouldn't face bankruptcy if a child ends up in a serious accident or with a complex disease.

I have a deep appreciation for the security people need.

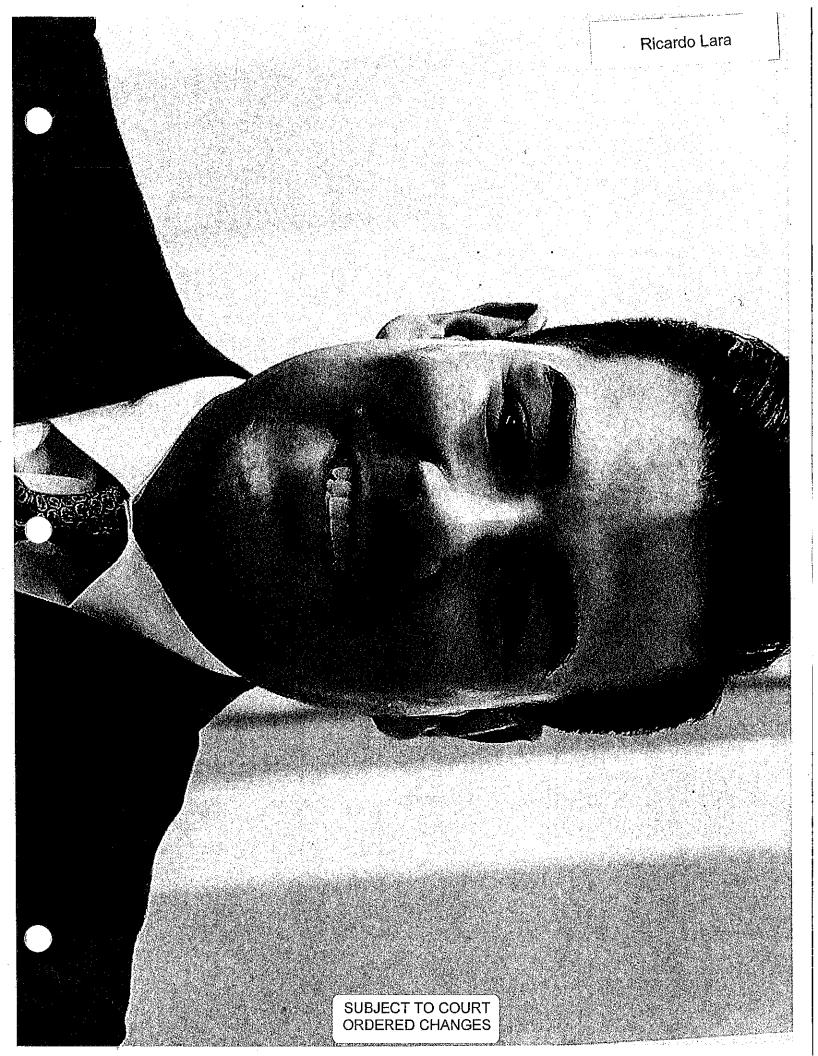
I believe that a healthy, honest, and competitive insurance market is one of the most important ways to provide the security we all need.

The job of California's Insurance Commissioner is really about two things - making sure that insurance is priced fairly and that if we ever need to use it, our claim will be handled fairly.

I won't have as much campaign money as others. So I appreciate you taking the time to read this letter and consider my candidacy.

Sincerely,

Ricardo Lara



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□ Words that are underlined, in italics, in bold, or in all upper-case letters will be typeset in italics.
The statement may not make reference to any opponent of the candidate. Please refer to the section in this packet entitled "Candidate Statement Guidelines" for a complete list of requirements.
Candidate's Name: Steve Poizner
Office Being Sought: <u>California Insurance Commissioner</u>
Political Party Preference*: No Party Preference
The following optional information will appear with your candidate statement (this information is not included in the 250 word count):
Mailing Address:
Phone: ()
Email: Steve Poizner Qgmail.com
Website (limit 1): Www. Steve Poizner, com
Social Media Account (limit 1):

*Please list your political party preference as it is reflected on your current affidavit of registration. If you are not registered with a <u>qualified political party</u>, your political party preference will be indicated in the Voter Information Guide as "No Party Preference."

SUBJECT TO COURT ORDERED CHANGES

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From 2007-2011, I served as the California Insurance Commissioner, and am seeking your support for a 2nd term of public service. Why I am running as an Independent: The California Insurance Commissioner is a regulator requiring fierce independence from insurance companies and partisan party politics. With your support, I will be the first Independent to get elected statewide in California history. This will pave a path for others who are tired of partisan bickering and divisiveness. I will also refuse insurance industry contributions to my campaign like I did during my first term. My Background: I have a proven track record of success in the private sector starting and leading pioneering technology companies for over 35 years in California (e.g. my company SnapTrack invented GPS for mobile phones), and now as the founder of a nonprofit focused on expanding the innovation economy in Southern California. Why run for another term now? Californians face urgent issues: under-insured homeowners exposed to an increasing number of wildfires and floods, ongoing premium increases in health insurance markets, and the growing economic threat of cyber-crime. My record as Insurance Commissioner: We saved drivers and homeowners almost \$2 billion in lower insurance rates: recovered \$30 million for wildfire victims who were shortchanged by insurance companies; saved taxpayers \$17 million by permanently cutting 13% of the budget (that's a first and without layoffs!); arrested over 2500 people for insurance fraud (a record!); and restored insurance for thousands of innocent consumers after health insurance companies illegally cancelled policies.

SUBJECT TO COURT

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